

Information to identify the case:

Debtor 1 James K. Lynch
First Name Middle Name Last Name

Debtor 2 Tina I. Lynch
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7667**
EIN **-----**

Social Security number or ITIN **xxx-xx-3601**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-20931-JAD**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James K. Lynch

Tina I. Lynch

8/12/21

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James K. Lynch
Tina I. Lynch
Debtors

Case No. 16-20931-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Aug 12, 2021

User: bsil
Form ID: 3180W

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James K. Lynch, Tina I. Lynch, 6970 Route 711, Seward, PA 15954-2028
cr	+ Ditech Financial LLC, PO BOX 0049, Palatine, IL 60055-0001
cr	+ Health Care First Credit Union, 1152 Franklin Street, Johnstown, PA 15905-4310
cr	+ THE BANK OF NEW YORK MELLON, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
14196017	+ Atlantic Broadband, 120 Southmont Blvd., Johnstown, PA 15905-4291
14196028	Jeep Mastercard, P.O. Box 3412, Omaha, NE 68103-0412
14196029	+ Kay Jewelers, P.O. Box 3680, Akron, OH 44398-0001
14196031	+ Northwest Consumer Discount Company, P.O. Box 5487, Johnstown, PA 15904-5487
14196034	+ Sears Cardmember Services, P.O. Box 6275, Sioux Falls, SD 57117-6275
14260240	The Bank of New York Mellon, c/o Oewen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: MID8.COM	Aug 13 2021 03:13:00	Midland Credit Management, Inc., Po Box 2011, Warren, MI 48090-2011
cr	+ Email/Text: bncmail@w-legal.com	Aug 12 2021 23:13:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14196015	+ EDI: GMACFS.COM	Aug 13 2021 03:13:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14196014	+ EDI: GMACFS.COM	Aug 13 2021 03:13:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14201746	EDI: GMACFS.COM	Aug 13 2021 03:13:00	Ally Financial Lease Trust, PO Box 130424, Roseville, MN 55113-0004
14196018	+ EDI: CITICORP.COM		

District/off: 0315-2

User: bsil

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14256382	+ EDI: WFNNB.COM	Aug 13 2021 03:13:00	Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
14196019	+ EDI: CAPITALONE.COM	Aug 13 2021 03:13:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14196020	EDI: CAPITALONE.COM	Aug 13 2021 03:13:00	Cabela's Club Visa, P.O. Box 82519, Lincoln, NE 68501-2519
15032950	+ EDI: AIS.COM	Aug 13 2021 03:13:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14218424	EDI: CAPITALONE.COM	Aug 13 2021 03:13:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14196021	+ Email/Text: mediamanagers@clientservices.com	Aug 12 2021 23:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14196022	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 12 2021 23:20:38	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
14196023	+ EDI: DISCOVER.COM	Aug 13 2021 03:13:00	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
14202927	+ EDI: DISCOVER.COM	Aug 13 2021 03:13:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14196024	EDI: ESSL.COM	Aug 13 2021 03:13:00	Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025
14196025	+ EDI: WFNNB.COM	Aug 13 2021 03:13:00	Dish Network, P.O. Box 4034, Woburn, MA 01888
14196026	+ Email/Text: meghan@healthcarefirstcu.com	Aug 12 2021 23:13:25	Gander Mtn, p.o box 659465, San Antonio, TX 78265-9465
14196027	+ EDI: CITICORP.COM	Aug 13 2021 03:13:00	Healthcare First Credit Union, 1152 Franklin Street, Johnstown, PA 15905-4310
14196016	EDI: JPMORGANCHASE	Aug 13 2021 03:13:00	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
14252266	Email/PDF: resurgentbknotifications@resurgent.com	Aug 12 2021 23:20:28	Amazon/Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886
14236377	+ EDI: MID8.COM	Aug 13 2021 03:13:00	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14196030	+ EDI: WFNNB.COM	Aug 13 2021 03:13:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15172667	EDI: NAVIENTFKASMSERV.COM	Aug 13 2021 03:13:00	Maurice's, P.O. Box 182125, Columbus, OH 43218-2125
14196032	+ EDI: WFFC.COM	Aug 13 2021 03:13:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14264059	EDI: PRA.COM	Aug 13 2021 03:13:00	Ocwen Loan Servicing, LLC, P.O. Box 6440, Carol Stream, IL 60197-6440
14196033	+ EDI: RMSC.COM	Aug 13 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14196035	EDI: RMSC.COM	Aug 13 2021 03:13:00	PayPal Credit Services/SYNCB, P.O. Box 960080, Orlando, FL 32896-0080
14952611	+ Email/Text: bncmail@w-legal.com	Aug 12 2021 23:13:00	SYNCB/Sam's Club, P.O. Box 530942, Atlanta, GA 30353-0942
			SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA

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			98121-3132
14201747	+ Email/Text: ecf@buckleyking.com	Aug 12 2021 23:13:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14249015	EDI: CAPITALONE.COM	Aug 13 2021 03:13:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14196036	+ EDI: RMSC.COM	Aug 13 2021 03:13:00	WalMart Discover, P.O. Box 981064, El Paso, TX 79998-1064

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OCWEN LOAN SERVICING, LLC, AS SERVICER FOR THE BAN
cr		THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW
cr		The Bank Of New York Mellon, As Successor Trustee
cr		The Bank of New York Mellon et al
cr		The Bank of New York Mellon, f/k/a The Bank of New
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	Healthcare First Credit Union, 1152 Franklin Street, Johnstown, Pa 15905-4310
15032951	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 5 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for NovaStar Mortgage Funding Trust, Series 2004-4, NovaStar Home Equity Loan A andrew.spivack@brockandscott.com, wbefcf@brockandscott.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-17 bnicholas@kmillawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor The Bank Of New York Mellon As Successor Trustee et al., pawb@fedphe.com

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Kenneth P. Seitz

on behalf of Plaintiff Tina I. Lynch thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Joint Debtor Tina I. Lynch thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Plaintiff James K. Lynch Jr. thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor James K. Lynch thedebterasers@aol.com

Mario J. Hanyon

on behalf of Creditor The Bank of New York Mellon et al wbefc@brockandscott.com mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor The Bank Of New York Mellon As Successor Trustee et al., wbefc@brockandscott.com, mario.hanyon@brockandscott.com

Maura P. McIntyre

on behalf of Creditor Ditech Financial LLC maura.mcintyre@squirepb.com cle_dckt@squirepb.com

Natalie N. Piscione

on behalf of Creditor Health Care First Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor OCWEN LOAN SERVICING LLC, AS SERVICER FOR THE BANK OF NEW YORK MELLON pashcroft@bersteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com

Peter W. Wapner

on behalf of Creditor The Bank of New York Mellon et al peter.wapner@phelanhallinan.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor The Bank of New York Mellon et al pawb@fedphe.com

Timothy S. Lijewski

on behalf of Creditor Healthcare First Credit Union covellilawoffices@yahoo.com jcovelli@covellilaw.com

TOTAL: 17